



Goal setting guide

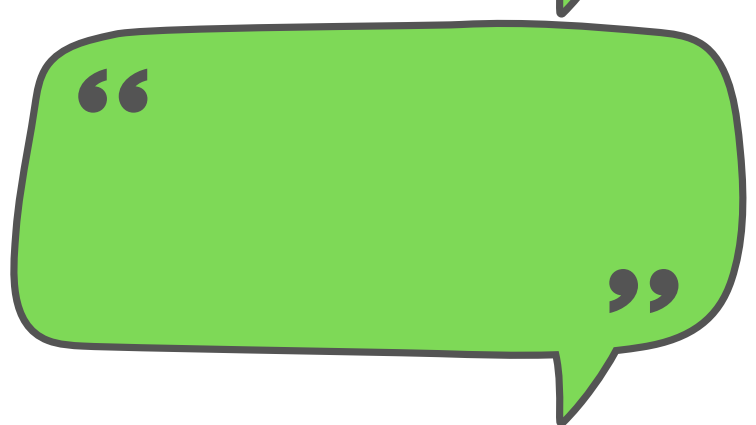
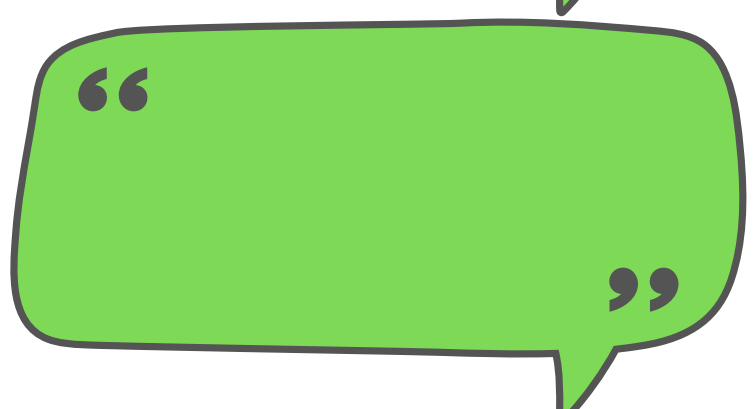
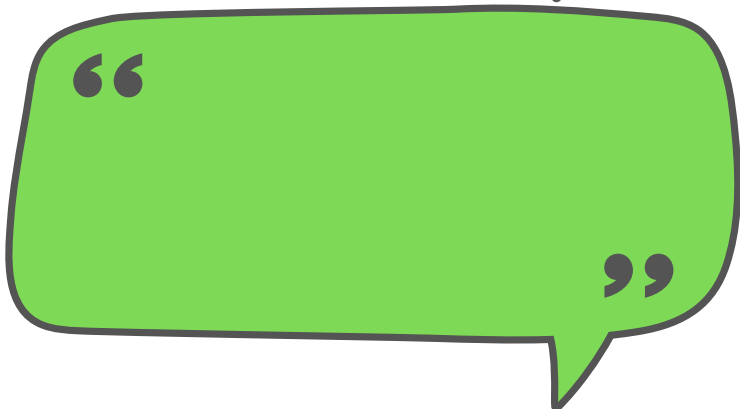
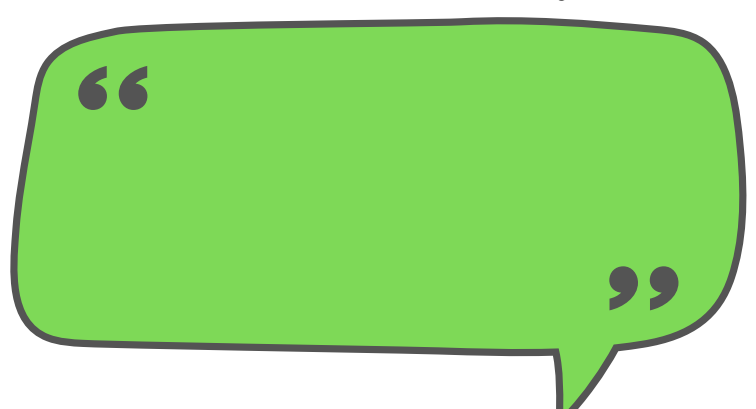
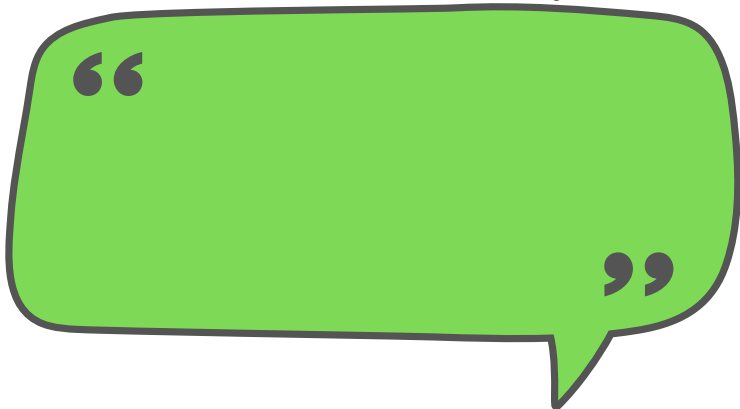
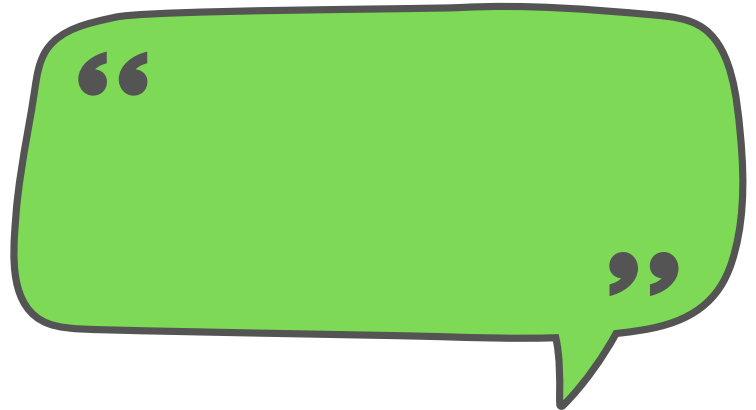
Short term goals

Short term goals are usually goals that are going to be happening within the next 5-10 years.

Examples include:

- building an emergency fund
- buying a piece of furniture
- going on a holiday
- having a certain amount of savings
- getting rid of debt
- buying a car
- being able to give regular donations
- affording to send your children to music lessons or private school

What are your short term goals?



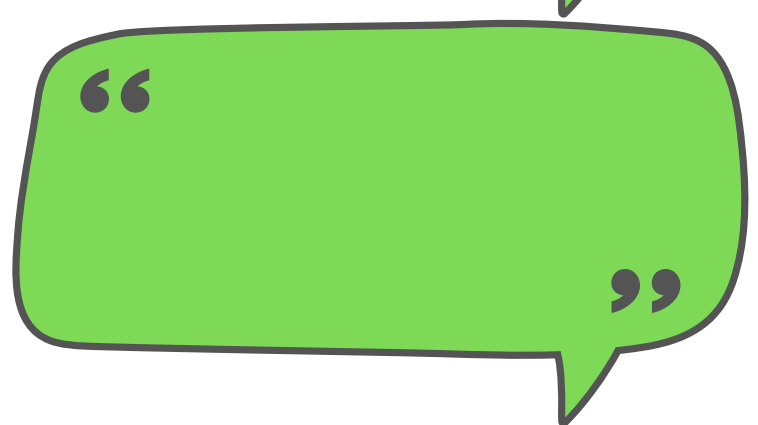
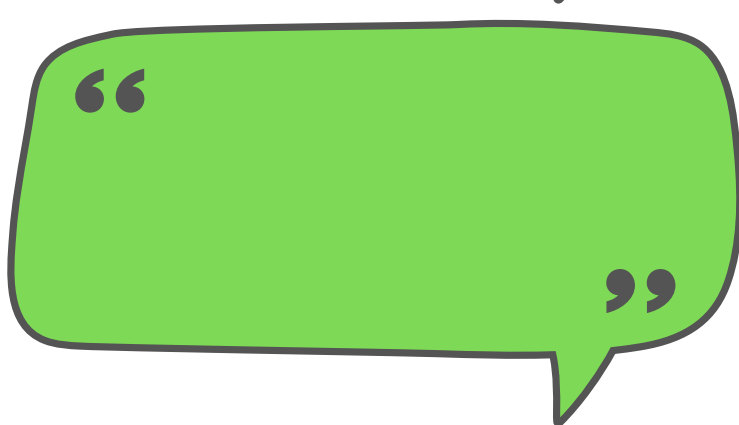
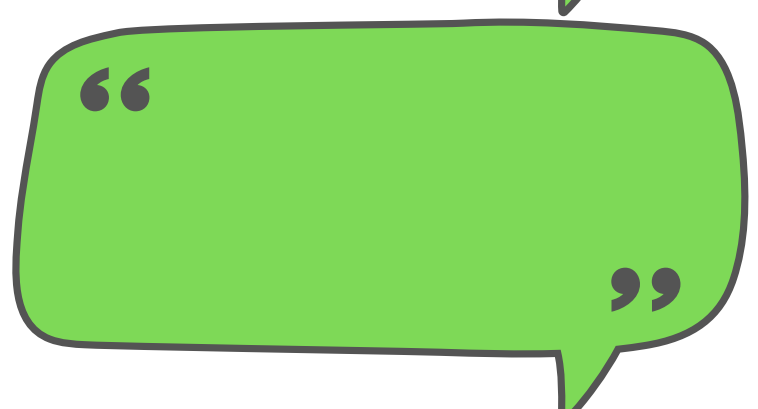
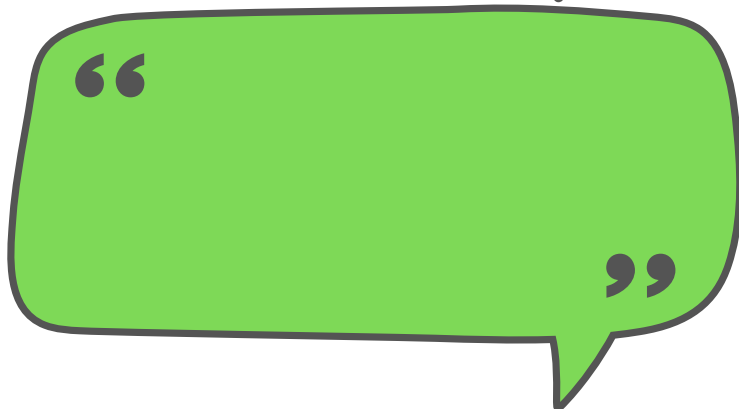
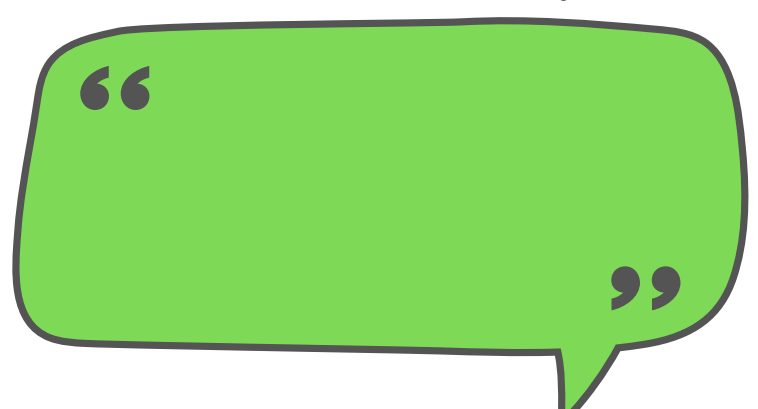
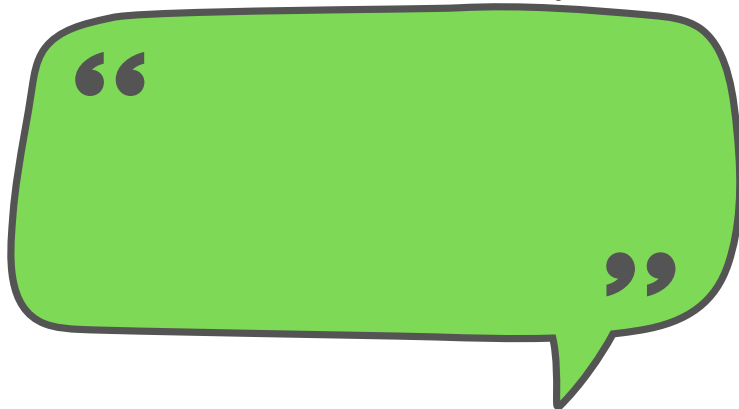
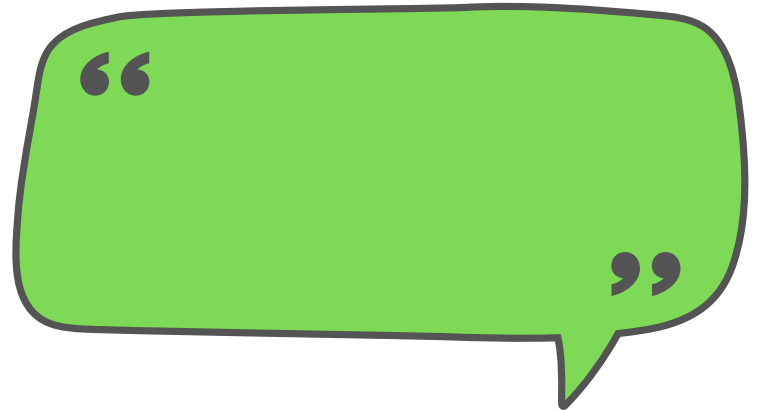
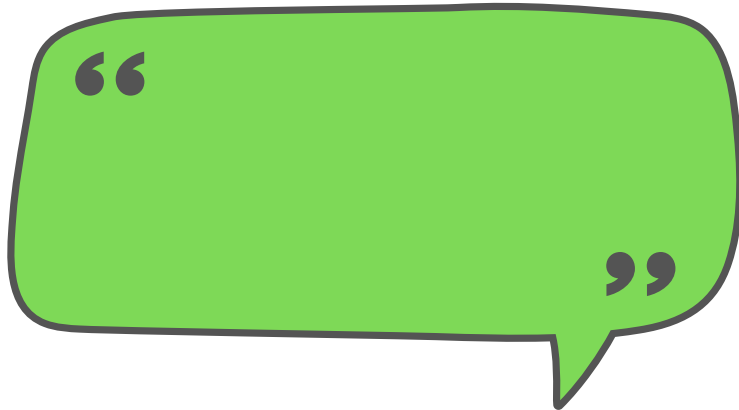
Medium term goals

Medium term goals are usually goals that are going to be happening within the next 10 - 25 years.

Examples include:

- saving for your child's education
- saving for a wedding
- paying your mortgage off
- starting an investment portfolio
- paying for your family to travel around Europe
- buying an investment property
- building an extension on your house

What are your medium term goals?



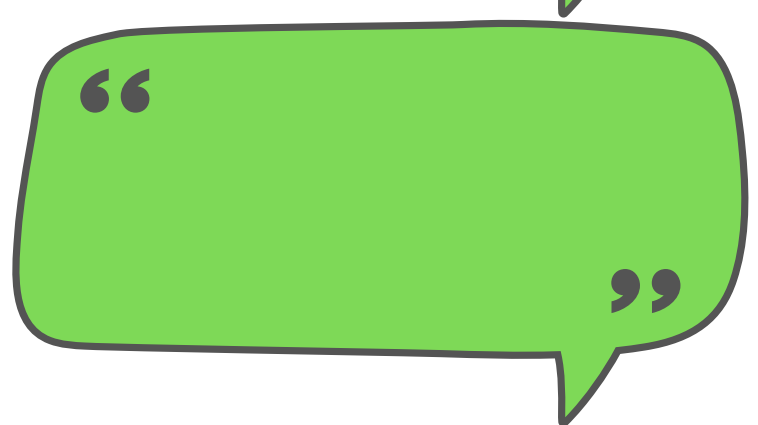
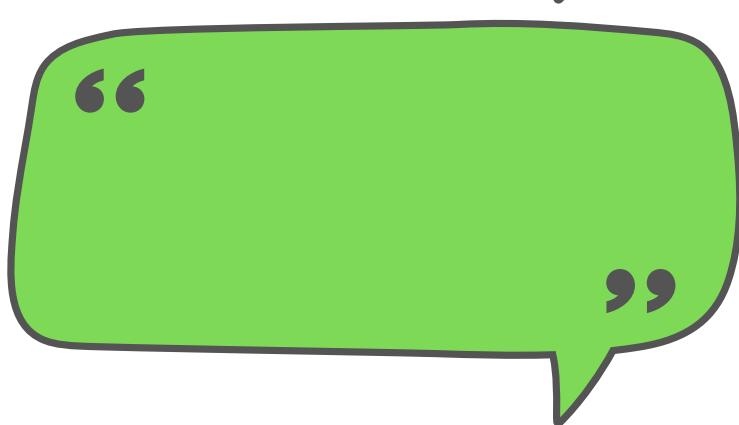
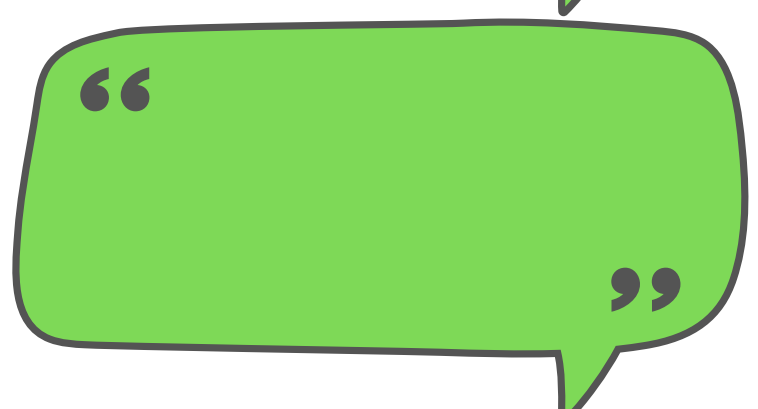
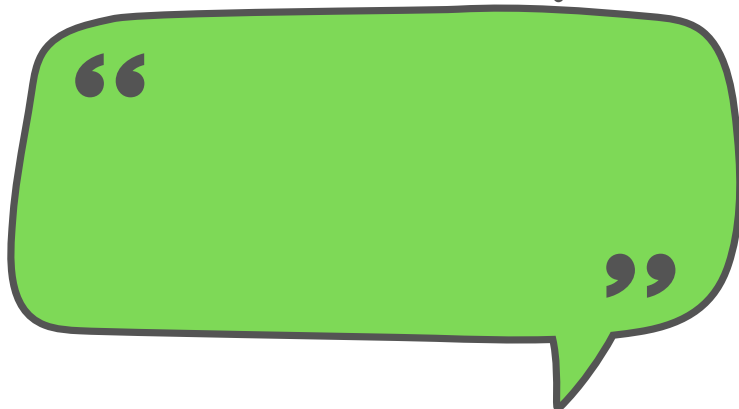
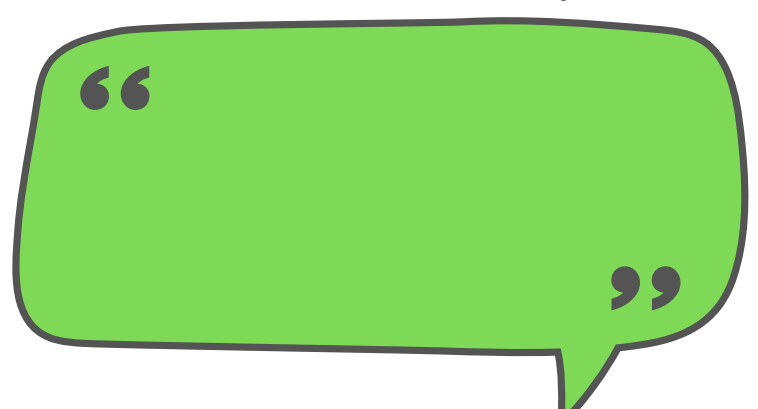
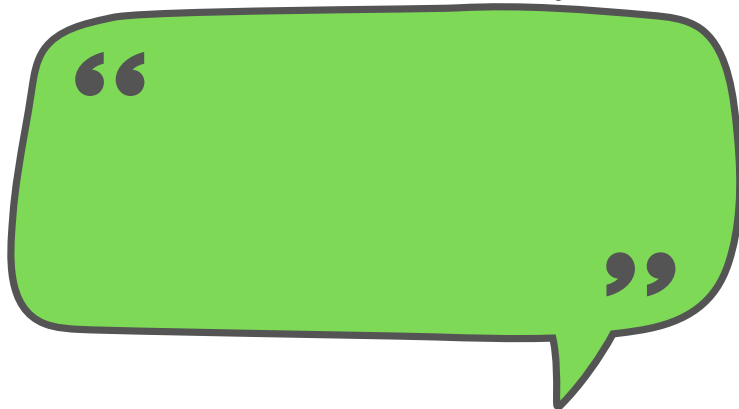
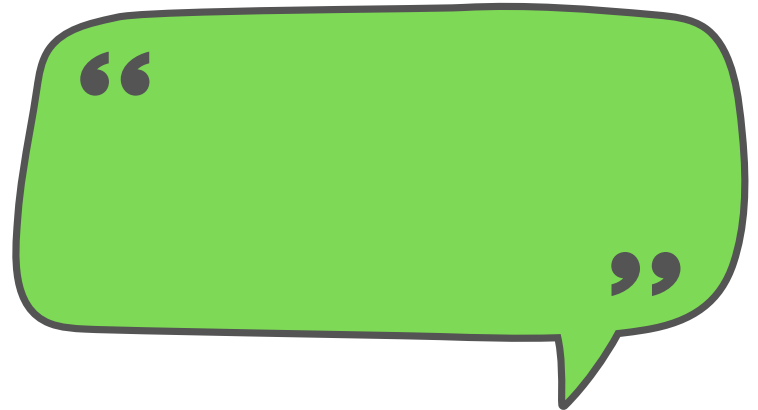
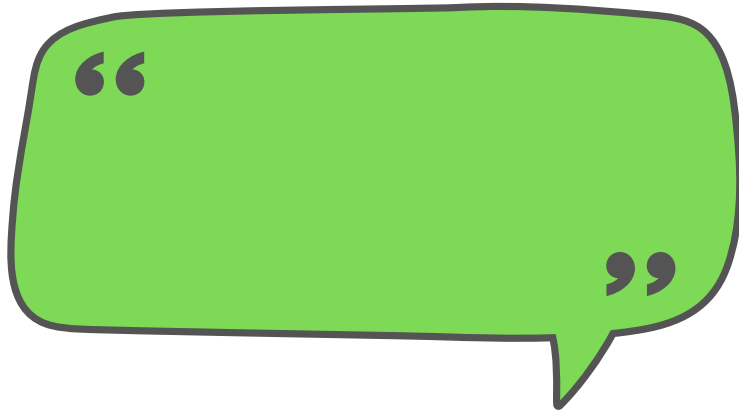
Long term goals

Long term goals are usually goals that are going to be happening within the next 25 - 40 years.

Examples include:

- thinking about what your retirement will look like
- how much money will you need to live the lifestyle you want when you employment ceases
- how much money do you want to have saved
- how much do you want to have in your super fund
- do you want to leave an inheritance for your children

What are your long term goals?



How SMART is your Goal?

S

Specific

I want to retire in 35 years with a superfund worth 2 million

M

Measureable

I will need to salary sacrifice \$200 per month extra into my superfund

A

Attainable

Yes because I already have \$150K in super and I am earning 6% ROI

R

Relevant

I will need to check my budget - can I afford to let go of \$200 per month?

T

Time Based

\$2 Million in my super by 2057

*Now it's time to create
SMART goals for all of
those short, medium and
long term goals*

